

**Information to identify the case:**

Debtor 1	<b>Edward L Brown</b>	Social Security number or ITIN	xxx-xx-1178
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-32536-ABA</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward L Brown  
aka Edward L. Brown Sr.

7/13/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edward L. Brown  
 Debtor

Case No. 13-32536-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Edward L Brown, 402 E Butler Ave, Vineland, NJ 08360-7150  
 cr +AMERICA' SERVICING COMPANY AS SERVICER FOR DEUTSCH, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +WELLS FARGO BANK N.A. servicer for Deutsche Bank N, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 514280636 +Adrienne Myers, 1114 Brookdale Terrace, Millville, NJ 08332-4012  
 514280639 Cumberland Family Medicine, 1203 N High Street Suite A, Millville, NJ 08332-2530  
 514897652 +Deutsche Bank National Trust Company ETAL, America's Servicing Company, Mac#D3347-014,  
 3476 Stateview Boulevard, Fort Mill, SC 29715-7203  
 514280640 +Deutsche Bank c/o Phelan, Hallinan & Dia, 400 Fellowship Rd #100,  
 Mt Laurel, NJ 08054-3437  
 514280643 Millville Family Dental P.A., 2144 North 2nd Street, Millville, NJ 08332-1304  
 514280644 +Nudelman, Klemm & Golub P.C., 425 Eagle Rock Ave., Roseland, NJ 07068-1787  
 516655937 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 516655938 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 514280645 +Universal Payment Corporation, PO Box 2759, Pittsburgh, PA 15230-2759  
 517158976 Wilmington Savings Fund Society, FSB, d/b/a, ChristianaTrust, as indenture trustee, for,  
 theCSMC 2017-1 Trust, Mortgage-Backed, Notes, Series 2017-1,  
 PO Box 65450, Salt Lake City UT, 84165  
 517158977 Wilmington Savings Fund Society, FSB, d/b/a, ChristianaTrust, as indenture trustee, for,  
 theCSMC 2017-1 Trust, Mortgage-Backed, Notes, Series 2017-1,  
 PO Box 65450, Salt Lake City UT, 84165, Wilmington Savings Fund Society, FSB, d/

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514491601 +EDI: WFFC.COM Jul 14 2018 03:13:00 AMERICAS SERVICING COMPANY et al,  
 AMERICAS SERVICING COMPANY, Attention: Bankruptcy Department, MAC#D3347-014,  
 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
 514280637 EDI: WFFC.COM Jul 14 2018 03:13:00 Americas Servicing Co, POB 10388,  
 Des Moines, IA 50306-0388  
 514280638 EDI: RCSFNBMARIN.COM Jul 14 2018 03:13:00 Credit One Bank, PO Box 60500,  
 City of Industry, CA 91716-0500  
 514280641 EDI: HFC.COM Jul 14 2018 03:13:00 HSBC, POB 5249, Carol Stream, IL 60197-5249  
 514453286 +EDI: HFC.COM Jul 14 2018 03:13:00 HSBC Mortgage Services, Inc., PO Box 21188,  
 Eagan, MN 55121-0188  
 514510290 EDI: RESURGENT.COM Jul 14 2018 03:13:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514280642 +E-mail/Text: BKRMailOps@weltman.com Jul 13 2018 23:35:59 Michael J. McCulley,  
 325 Chestnut Street Suite 501, Philadelphia, PA 19106-2605

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Jul 13, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK N.A. servicer for Deutsche Bank National Trust Company, As Trustee For Morgan Stanley ABS Capital I Inc. Trust 2006HE4  
nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor AMERICA' SERVICING COMPANY AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE4  
nj.bkecf@fedphe.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
R. A. Lebron on behalf of Creditor HOUSEHOLD FINANCE CORP III bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor HOUSEHOLD FINANCE CORP III rsolarz@kmlawgroup.com  
Terry Tucker on behalf of Debtor Edward L Brown terrytucker@comcast.net

TOTAL: 8